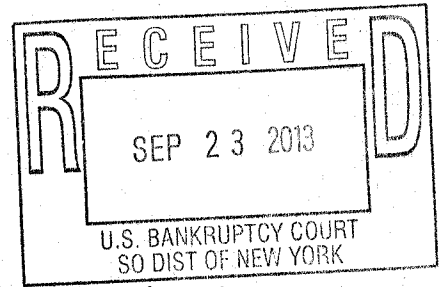


**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**



In Re:

Case No. 12-12020 (MG)

Residential Capital, LLC, et al.,

Chapter 11

Debtors

Jointly Administered

My name is Jan B. Ibrahim. I am opposing the disallowance of my claim for \$ 206,922.56. Decision One Mortgage Company created my original loan in December 2006. Then my loan had been sold to GMAC Mortgage, account number 7305944563(exhibit 1) for \$61,841.61. I was up to date on my account until January 2009. I filed for a loan modification. While I was awaiting their response they transferred my account to a collection agency, FBCS Inc. West Roxbury, Ma; File# 159647599(exhibit 2) without any notice. Since this point in time I now have bad credit, meanwhile beforehand my credit score was 790's. My objection of the disallowance is I was a customer of GMAC Mortgage for over 7 years. As shown in exhibit 1, my debt is reflected in their books and records.

Sincerely,

Jan B. Ibrahim

22 Waltham Dr.

Plainville, Ma 02762

508-369-1368

A handwritten signature in black ink, appearing to read "Jan B. Ibrahim", enclosed within a large, loopy circular flourish.